

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Zachary J. Leas
Debtor

Case No. 19-00582-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 318

Page 1 of 2
Total Noticed: 50

Date Rcvd: Sep 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db
5177186 +Zachary J. Leas, 5105 Lamont Avenue, Temple, PA 19560-1223
5177187 +A.R. Resources Inc, PO Box 1056, Blue Bell, PA 19422-0287
5177188 +AES/Natl Col, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5177190 +Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047
5177195 Bank Of America, Attn: Bankruptcy, Nc4-105-03-14 Pob 26012, Greensboro, NC 27410
5177196 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5177197 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
5177200 +City of Lebanon Authority, 2311 Ridgeview Rd, Lebanon, PA 17042-2565
5177203 +County of Lebanon, c/o Keystone Collections Group, PO Box 449, Irwin, PA 15642-0449
5177205 Diversified Consultants Inc, PO Box 1391, Southgate, MI 48195-0391
5177206 Julie Wood, 24B E High St, Hummelstown, PA 17036
5177207 +Lebanon County, c/o Keystone Collections Group, PO Box 449, Irwin, PA 15642-0449
5177208 Lebanon Forms Disposal, 230 Obie Rd, Newmanstown, PA 17073-8980
5177210 +Lebanon Imaging Assoc PC, 252 S 4th St, Lebanon, PA 17042-6111
5177209 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
5177211 (address filed with court: Met-ED, PO Box 16001, Reading, PA 19612)
5177213 +Medexpress Urgent Care PA, 1010 W Crestview Dr, Lebanon, PA 17042-7415
5160912 +Northland Group, PO Box 390900, Minneapolis, MN 55439-0990
5177214 #+Orthopaedic Assoc of Reading, 301 S 7th Ave #3220, Reading, PA 19611-1493
5177215 PennyMac, P.O. Box 660929, Dallas, TX 75266-0929
5177216 +Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387,
Los Angeles, CA 90051-4387
5177218 +Phelen Hallinan Diamond & Jones LLP, Attn Peter Wapner, Esq,
1617 JFK Blvd Ste 1400 One Penn Ce, Philadelphia, PA 19103-1821
5177219 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
Cleveland, OH 44101-4982
5177220 +Progressive Direct Auto, PO Box 31260, Tampa, FL 33631-3260
5177221 +RA Riggers Inc, PO Box 3302, Clifton, MD 21213-0302
5177222 +Reading Hospital, 420 S 5th Ave, Reading, PA 19611-2143
5177223 +Reading Parking Authority, 613 Franklin Street, Reading, PA 19602-1101
5177224 +Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
5177225 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
Madison, WI 53707-7860
5177226 +VGI Utilities Inc, PO Box 13009, Reading, PA 19612-3009
5177229 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
5177232 +Wf/raymour, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5177189 +E-mail/Text: rperez@arcadiarecovery.com Sep 24 2019 19:06:03 Arcadia Recovery Bureau,
645 Penn St 4th Fl, Reading, PA 19601-3559
5177191 +E-mail/Text: collections@bellcocu.org Sep 24 2019 19:06:07 Bellco Fcu, 609 Spring Street,
Wyomissing, PA 19610-1701
5177192 +EDI: CAPITALONE.COM Sep 24 2019 23:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
5177194 +EDI: CHASE.COM Sep 24 2019 23:08:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
5177198 +EDI: WFNBN.COM Sep 24 2019 23:08:00 Comenity Bank/Buckle, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
5177199 +EDI: WFNBN.COM Sep 24 2019 23:08:00 ComenityCapital/Bosco, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
5177201 +EDI: CRFRSTNA.COM Sep 24 2019 23:08:00 Credit First National Association,
Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
5177202 EDI: DIRECTV.COM Sep 24 2019 23:08:00 Direct TV, PO Box 5007,
Carol Stream, IL 60197-5007
5177204 +E-mail/Text: c.busack@ecop.us Sep 24 2019 19:05:58 Eye Consultants of PA,
1 Granite Point Ste 100, Wyoming, PA 19610-1992
5177212 +E-mail/Text: Bankruptcies@nragroup.com Sep 24 2019 19:06:10 NTL Recovery Agency,
2491 Paxton St, Harrisburg, PA 17111-1036
5177217 +E-mail/Text: collectionsl@primewayfcu.com Sep 24 2019 19:06:08 Primeway Fcu,
Attn: Bankruptcy, Po Box 53088, Houston, TX 77052-3088
5177223 +EDI: STFL.COM Sep 24 2019 23:08:00 Suntrust Bank, Attn: Bankruptcy,
Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092
5177225 +EDI: RMSC.COM Sep 24 2019 23:08:00 Synch/Sony Financial, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
5177224 +EDI: RMSC.COM Sep 24 2019 23:08:00 Synch/hhgreg, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
5177226 +E-mail/Text: bankruptcydepartment@tsico.com Sep 24 2019 19:06:08 Transworld Systems,
PO Box 15273, Wilmington, DE 19850-5273
5177231 EDI: WFFC.COM Sep 24 2019 23:08:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606
5177230 +EDI: WFFC.COM Sep 24 2019 23:08:00 Wells Fargo, 7000 Vista Dr,
West Des Moines, IA 50266-9310
5177233 +EDI: CAPITALONE.COM Sep 24 2019 23:08:00 World's Foremost Bank, Attn: Bankruptcy,
4800 Nw 1st St, Lincoln, NE 68521-4463

District/off: 0314-1

User: CGambini
Form ID: 318

Page 2 of 2
Total Noticed: 50

Date Rcvd: Sep 24, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5177234 EDI: COMCASTCBLCENT Sep 24 2019 23:08:00 Xfinity, PO Box 21129, Eagan, MN 55121-0129
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5177193 Capital One/bon Ton
5160913 PennyMac, c/o Hallinan

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

David W Tidd on behalf of Debtor 1 Zachary J. Leas bankruptcy@davidtiddlaw.com
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Zachary J. Leas**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7626**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-00582-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Zachary J. Leas

9/24/19**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.